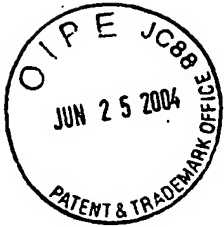


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket #: 23900-RA

In re Application of: Powers et al.
Filed: March 29, 2004
Serial No. 10/812,196
Group Art Unit: 3624
For: System and Method for International Funds Transfer and Access

Mail Stop - IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and the Manual of Patent Examining Procedures § 609, the references listed on the attached form PTO/SB/08A are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application. Copies of the cited documents are enclosed.

If for any reason the Examiner considers this disclosure not to comply with the above-referenced requirements, it is respectfully requested that the undersigned be contacted so that any deficiencies can be remedied.

This disclosure statement should not be construed as a representation that a search has been made or that no other material information, as defined in 37 C.F.R. § 1.56(a), exists.

Some of the documents may have markings thereon. No significance is meant to be attached to any such markings.

These documents are not necessarily analogous art.



It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the attached form PTO/SB/08A with initials or other appropriate marks.

Respectfully submitted,

Date: June 25th, 2004

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Registration Number 50,177

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CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any papers referred to therein as being attached or enclosed therewith, is being deposited with the United States Postal Service with sufficient postage as Express Mail, No. EV548206081US, in an envelope addressed to Mail Stop - IDS, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

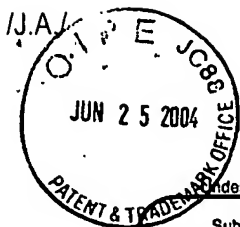
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(Date)

Cynthia Pilato

Name of the person
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PTO/SB/08A (04-03)

Approved for use through 04/30/2003. OMB 0651-0031

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/812,196
Filing Date	03-29-2004
First Named Inventor	Powers, et al.
Art Unit	3624 4137
Examiner Name	John Anderson
Attorney Docket Number	23900-RA

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
/J.A./	US-	2003/0236726A1	12-25-2003	Almonte et al.	ALL
/J.A./	US-	2003/0208440A1	11-06-2003	Harada et al.	ALL
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/J.A./	US-	6,122,625	09-19-2000	Rosen	ALL
/J.A./	US-	5,920,847	07-06-1999	Kolling et al.	ALL
	US-				
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
Signature

/John Anderson/

Date
Considered

11/01/2007

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

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